G. McDowell Texas

## Title of the Hearing: Social Security at 75 Years

I urge Congress to take immediate action to pass the Social Security Fairness Act (H.R. 235/S, 484), which would repeal the Government Pension Offset and Windfall Elimination Provision. These unfair offsets take away some retired public employees' benefits that they have earned, often forcing them into poverty. As you are aware, teacher salaries in most states are not commensurate with the education required, and teacher retirement benefits are not good (many states require retirees to spend hundreds of dollars for their health insurance upon retirement).

Public employees like educators, police officers, and firefighters should not suffer a penalty for dedicating their lives to public services. The GPO and WEP discourage talented people from entering public service occupations.

Both the House and the Senate held hearings in the 110th Congress, but the bill has not moved out of the committee. Retired educators, those still in the profession, and those seeking to enter the profession cannot wait any longer for action.

I urge Congress to move the Social Security Fairness Act forward for a vote. In addition, if Congress takes up overall social security reform, I urge inclusion of repeal of the GPO and WEP as part of any reform package. After all, it is part of the Democratic platform, with both President Obama and Hillary Clinton being cosponsors of the bill.

I should be able to receive either spousal benefits, or my own - whichever is greater - just as any other spouse or person who has worked and earned their own social security benefits. My benefits, though small because they were earned a long time ago, would help pay for my health insurance. But, because of the WEP and GPO they will no longer be available for that or any other purpose - like groceries and utilities.

Please pass the Social Security Fairness Act (S484 & HR235) to repeal the WEP and GPO!